

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael W Tavish  
Cheryl A Tavish  
Debtors

Case No. 12-04474-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: JGoodling  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 56

Date Rcvd: Sep 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2017.

db/jdb  
aty +Michael W Tavish, Cheryl A Tavish, 11 Brunswick Drive, Mount Pocono, PA 18344-1145  
+Padma Vaghela, AIS Data Services, 1212 Corporate Drive,, Suite 400,,  
Irving, TX 75038-2505  
cr +Capital One N.A., P.O. BOX 105385, ATL, GA 30348-5385  
cr +Capital One N.A., Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028  
cr +Capital One, N.A., PO Box 105385, Atlanta, GA 30348-5385  
4291296 +7933 Preston Rd, Plano, TX 75024-2302  
4153752 +Amori & Riegel, LLC, 513 Sarah Street, Stroudsburg, PA 18360-2118  
4167732 +Bank of America, N.A., c/o Prober & Raphael, A Law Corporation,  
20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207  
4224332 Bank of America, N.A., c/o Prober & Raphael, Attorney for Secured Creditor, P.O. Box 4365,  
Woodland Hills, CA 91365-4365  
4222455 Berkheimer Associates,, agent for Pocono Mtn Boro & Pocono Mtn SD, David R. Gordon, Esquire,  
1883 Jory Road, Pen Argyl, PA 18072  
4153758 +Berkheimer Tax Administrator, PO Box 995, 50 N Seventh Street, Bangor, PA 18013-1731  
4153759 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3485  
(address filed with court: Cach LLC, 370 17th St Ste 5000, Denver, CO 80202)  
4770192 +Capital One N.A., Payment Processing, P.O. Box 105385, Atl, GA 30348-5385  
4218559 +Capital One NA, 1 S Orange St, Wilmington, DE 19801-5006  
4259433 +Capital One NA, sbm to ING Bank FSB, PO Box 21887, Eagan, MN 55121-0887  
4153767 +GMAC Mortgage LLC, Bankruptcy Department, 3451 Hammond Ave, Waterloo, IA 50702-5345  
4153766 Geisinger Health System, 100 North Academy Avenue, Danville, PA 17822-3941  
4153771 +ING Bank FSB, 30 7th Ave S, MN 56301-4213  
4153772 +JC Christensen & Assoc., PO Box 519, Sauk Rapids, MN 56379-0519  
4153774 +Key Bank Mastercard, PO Box 183068, Columbus, OH 43218-3068  
4153775 +Keybank NA, Attention: Bankruptcy, PO Box 94968, Cleveland, OH 44101-4968  
4153777 Monroe County Courthouse, Attn: Prothonotary, 7th & Monroe Streets, Stroudsburg, PA 18360  
4153778 Monroe County Sheriff's Office, 7th & Monroe Streets, Stroudsburg, PA 18360  
4153780 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905  
4153781 +++OWENS CORNING BASEMENT FINISHING, 2000 LOCUST GAP HWY, MOUNT CARMEL PA 17851-2563  
(address filed with court: Owens Corning Basement Finishing, 1024 Locust Gap Highway,  
Mount Carmel, PA 17851)  
4153782 +Patrick Thomas Woodman, Esq., 1400 Koppers Building, 436 Seventh Avenue,  
Pittsburgh, PA 15219-1826  
4222414 +SPECIALIZED LOAN SERVICING, LLC, 8742 LUCENT BLVD, SUITE 300,  
HIGHLANDS RANCH, COLORADO 80129-2386  
4153784 Specialized Loan Servicing, LLC, PO Box 363005, Littleton, CO 80163-6005  
4153785 +Trauner, Cohen & Thomas, 5901-C Peachtree Dunwoody Rd., Suite 500, Atlanta, GA 30328-7190  
4153788 +Wells Fargo Collection Servicing, 1st Floor MACX2505-016, 1 Home Campus,  
Des Moines, IA 50328-0001  
4223127 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4153755 EDI: BANKAMER2.COM Sep 01 2017 18:58:00 Bank of America, PO Box 15102,  
Wilmington, DE 19886-5102  
4153754 +EDI: BANKAMER.COM Sep 01 2017 18:58:00 Bank of America, Attn: Bankruptcy NC4-105-02-99,  
Po Box 26012, Greensboro, NC 27420-6012  
4153756 EDI: BANKAMER.COM Sep 01 2017 18:58:00 Bank of America Home Loans, PO Box 5170,  
Simi Valley, CA 93062-5170  
4153757 EDI: BASSASSOC.COM Sep 01 2017 18:58:00 Bass & Associates, Suite 200,  
3936 E Fort Lowell Rd, Tucson, AZ 85712-1083  
4153760 EDI: CAPITALONE.COM Sep 01 2017 18:58:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,  
Po Box 5155, Norcross, GA 30091  
4153753 EDI: CITICORP.COM Sep 01 2017 18:58:00 Associates/Citibank, Attn: Centralized Bankruptcy,  
Po Box 20507, Kansas City, MO 64195  
4153764 EDI: CITICORP.COM Sep 01 2017 18:58:00 Citibank USA, Attn.: Centralized Bankruptcy,  
Po Box 20507, Kansas City, MO 64195  
4153787 EDI: CITICORP.COM Sep 01 2017 18:58:00 Unvl/CITI, PO Box 20507, Kansas City, MO 64195  
4153761 +E-mail/Text: cms-bk@cms-collect.com Sep 01 2017 18:56:00 Capital Management Services,  
726 Exchange St., Suite 700, Buffalo, NY 14210-1464  
4744328 +EDI: AISACG.COM Sep 01 2017 18:58:00 Capital One N.A., c/o Ascension Capital Group,  
P.O. Box 165028, Irving, TX 75016-5028  
4153762 +EDI: CHASE.COM Sep 01 2017 18:58:00 Chase, 800 Brooksedge Blvd,  
Westerville, OH 43081-2822  
4153763 +EDI: CIAC.COM Sep 01 2017 18:58:00 Citi Financial, Attention: Bankruptcy Department,  
Po Box 140069, Irving, TX 75014-0069  
4153765 +EDI: TSYS2.COM Sep 01 2017 18:58:00 FDS Bank/Macys, TSYS Debt. Mgmt. Inc., PO Box 137,  
Columbus, GA 31902-0137  
4153768 +EDI: HFC.COM Sep 01 2017 18:58:00 HSBC, Attn: Bankruptcy, Po Box 5213,  
Carol Stream, IL 60197-5213  
4153769 +EDI: HFC.COM Sep 01 2017 18:58:00 HSBC Bank, Attn: Bankruptcy, PO Box 5213,  
Carol Stream, IL 60197-5213  
4153770 +EDI: HFC.COM Sep 01 2017 18:58:00 HSBC/Bon Ton, PO Box 15221, Wilmington, DE 19850-5221

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4153773 +EDI: RMSC.COM Sep 01 2017 18:58:00 JC Penney, Attn: Bankruptcy Dept, PO Box 103106, Roswell, GA 30076-9106

4221939 EDI: RESURGENT.COM Sep 01 2017 18:58:00 LVNV Funding, LLC its successors and assigns as, assignee of Key Bank, NA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

4153776 +EDI: LEADINGEDGE.COM Sep 01 2017 18:58:00 Leading Edge Recovery Solutions, 5440 N. Cumberland Ave., Ste. 300, Chicago, IL 60656-1486

4153779 +E-mail/Text: MKnitter@monroecountypa.gov Sep 01 2017 18:56:07 Monroe County Tax Claim, 1 Quaker Plaza, Stroudsburg, PA 18360-2195

4231391 EDI: PRA.COM Sep 01 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

4153783 E-mail/Text: nod.referrals@fedphe.com Sep 01 2017 18:55:58 Phelan, Hallinan & Schmieg, Attn: Jay B. Jones, Esq., 1617 JFK Blvd, Ste 1400, Philadelphia, PA 19103-1814

4170554 EDI: Q3G.COM Sep 01 2017 18:58:00 Quantum3 Group LLC as agent for, Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788

4153786 EDI: URSI.COM Sep 01 2017 18:58:00 United Recovery Systems, PO Box 722929, Houston, TX 77272-2929

4153789 +E-mail/Text: BKRMailOps@weltman.com Sep 01 2017 18:56:06 Weltman, Weinberg & Reis, 436 Seventh Ave, Suite 1400, Pittsburgh, PA 15219-1827

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100, Woodland Hills, CA 91364-6207

cr\* +Capital One N.A., Payment Processing, P.O. Box 105385, Atl, GA 30348-5385

cr\* eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 03, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com, dehartstaff@pamd13trustee.com  
 Harry B Reese on behalf of Creditor Capital One N.A. harry.reese@pkjllc.com,  
 chris.amann@pkjllc.com/nick.bracey@pkjllc.com/Samantha.gonzalez@pkallc.com/jill@pkallc.com  
 Jason Brett Schwartz on behalf of Creditor Capital One N.A. JSchwartz@mesterschwartz.com,  
 JOTtinger@mesterschwartz.com  
 Joshua I Goldman on behalf of Creditor Capital One N.A. bkggroup@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 Kim M Diddio on behalf of Joint Debtor Cheryl A Tavish kdiddio@diddiolaw.com,  
 kdiddio@gmail.com/r52326@notify.bestcase.com  
 Kim M Diddio on behalf of Debtor Michael W Tavish kdiddio@diddiolaw.com,  
 kdiddio@gmail.com/r52326@notify.bestcase.com  
 Lorraine Gazzara Doyle on behalf of Creditor Capital One N.A. LDoyle@udren.com,  
 vbarber@udren.com  
 Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov  
 Thomas I Puleo on behalf of Creditor Capital One N.A. tpuleo@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1                    **Michael W Tavish**  
First Name    Middle Name    Last Name  
Debtor 2                    **Cheryl A Tavish**  
(Spouse, if filing)    First Name    Middle Name    Last Name

Social Security number or ITIN    **xxx-xx-6283**

EIN    --

Social Security number or ITIN    **xxx-xx-3209**

EIN    --

United States Bankruptcy Court    **Middle District of Pennsylvania**Case number:    **5:12-bk-04474-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael W Tavish  
aka Michael William Tavish, aka Michael Tavish

Cheryl A Tavish  
aka Cheryl Ann Tavish, aka Cheryl Tavish

**By the  
court:**

September 1, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: JGoodling, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**